

FIG. 1

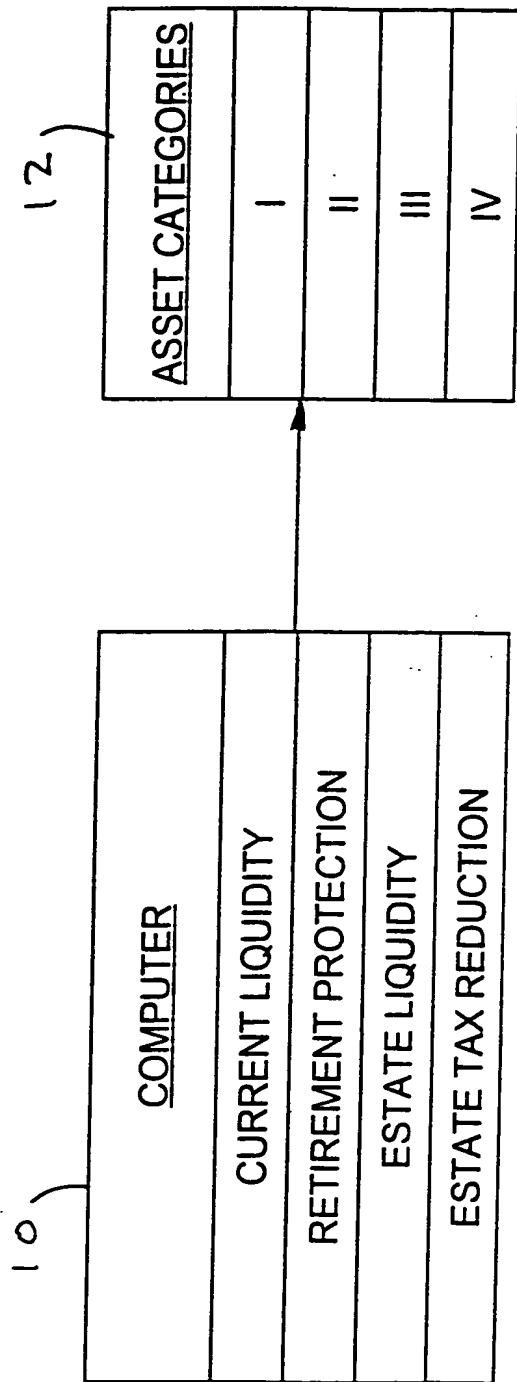
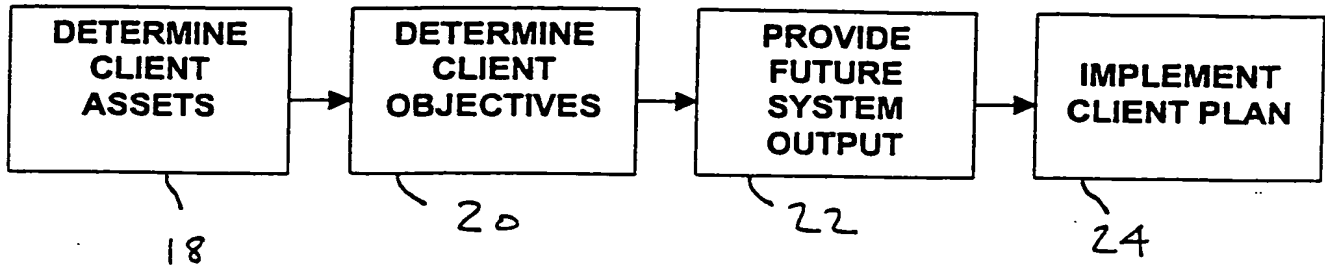


FIG. 2

14

[illegible]

CATEGORY I

ASSET TYPES:

- ASSET PURPOSE:**

- FIG. 3B

RESERVE CAPITAL

ASSET PURPOSE:

-EMERGENCIES

- CHECKING
- SAVINGS
- MONEY MARKET
- CD'S
- T-BILLS
- EARNED INCOME
- PASSIVE INVESTMENT ORDINARY INCOME

- OPPORTUNITIES
- LARGE CAPITAL EXPENDITURES
- OPERATING CAPITAL
- CURRENT ESTATE TAX LIQUIDITY
(IF DEATH OCCURS TODAY)

FIG. 3C

<u>CATEGORY III</u>	
RETIREMENT FUNDING	
ASSET TYPES:	ASSET PURPOSE:
-INDIVIDUAL STOCKS HELD LONG TERM	-WEALTH ACCUMULATION (GROWTH ORIENTED)
-MUNICIPAL BONDS/FUNDS	-SOURCE OF INCOME FOR LIVING EXPENSES AFTER RETIREMENT
-CLOSELY HELD COMPANY EQUITY	-CURRENT ESTATE TAX LIQUIDITY IF DEATH OCCURS TODAY
-INVESTMENT REAL ESTATE	

FIG. 3D

<u>CATEGORY IV</u>	
RETIREMENT PROTECTION AND ESTATE LIQUIDITY	
ASSET TYPES:	ASSET PURPOSE:
-FUTURE SYSTEM PRODUCTS	-EXEMPT ASSETS FROM CREDITORS TO PROVIDE INCOME ONLY IN CASE ALL OTHER ASSETS ARE LOST
-ANNUITIES	-CURRENT ESTATE TAX LIQUIDITY IF DEATH OCCURS TODAY
-QUALIFIED PLANS	-PROJECTED ESTATE TAX LIQUIDITY
-IRA'S	
-SEP'S	
-LIFE INSURANCE	

FIG. 4

